

A.1

## **VEHICLE PURCHASE AGREEMENT & SECURITY AGREEMENT**

**This Agreement is made and entered into on this 03/10/2025 by and between:**

**Buyer:** ALBERT SANGUINN NAH

**SSN/EIN#:** XXX-XX-8409 [Redacted]

**Address:** 9 Crescent Rd., Willingboro, NJ 08046

**Phone:** (609)-346-2245      **Email:** Albertnah@yahoo.com

**Seller:** CARVANA, LLC

**Address:** 300 E Rio Salado Pkwy Bldg. 1, Tempe, AZ 85281

**Phone:** (800) 333-4554

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### **1. VEHICLE INFORMATION**

This vehicle purchase is intended for **personal, family, and household purposes** in accordance with the **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**.

- **Vehicle Make & Model:** 2024 Porsche Cayenne
  - **VIN:** WP1BA2AY6RDA51447
  - **Stock Number:** 2003483077
  - **Purchase Price:** \$81,990
  - **Finance Charge (if applicable):** \$81,990
  - **Total Amount Due:** \$0
-

A.2

## 2. PAYMENT TERMS & SECURITY INTEREST

Buyer tenders payment via a **Negotiable Instrument** with a restrictive indorsement to ensure proper deposit and settlement. The indorsement states:

**"For deposit and credit to the account of the payee only. Pay to the order of the financial institution handling this transaction for the full and final settlement of the stated obligation. All rights reserved, without recourse."**

This ensures that the financial institution processing the transaction applies the payment in accordance with **UCC § 3-603** and the **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**.

1. Buyer tenders payment via a **Negotiable Instrument** (as defined under **UCC § 3-104**) or other financial instrument satisfying this transaction in accordance with **15 U.S.C. § 1605 (Truth in Lending Act - TILA)**.
2. Buyer's payment shall satisfy all charges in full under **TILA**, with accrued interest incorporated as part of the finance charge.
3. Buyer acknowledges the vehicle as collateral and reserves the right to file a **UCC-1 Financing Statement** to perfect security interest under **UCC Article 9**.
4. This agreement is executed **without the necessity of a credit check**, as the Buyer is exercising their **right to credit under 15 U.S.C. § 1602 (TILA)** and the **Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.)**.
5. In accordance with **Section 16 of the Federal Reserve Act**, "such application shall be accompanied with a tender" and "in no event shall such collateral security be less than the amount of Federal Reserve notes applied for." This ensures that the payment structure and credit application fully align with federal monetary policy.

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## 3. TITLE & OWNERSHIP

1. Upon execution and acceptance of payment, Seller shall immediately transfer the title of the vehicle to Buyer.

A.3

2. Seller shall release any liens and provide all necessary documents to facilitate registration and ownership transfer.

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#### **4. LEGAL COMPLIANCE & REPRESENTATIONS**

1. Both parties affirm that this agreement complies with all applicable **New Jersey state and federal laws**, including but not limited to:
  - **Uniform Commercial Code (UCC Article 3 & 9)**
  - **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**
  - **Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.)**
  - **Federal Reserve Act, Section 16**
2. Seller acknowledges Buyer's lawful **right to credit** and agrees to process this transaction **without discrimination** or undue delay.

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#### **5. ACCEPTANCE & EXECUTION**

This Agreement is executed in **good faith and under lawful authority**. Both parties agree to the terms and conditions outlined above.

**Buyer's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_      **By:** Nah Albert S./**Authorized Agent**  
For: ALBERT SANGUINN NAH/ **Principal**

**Seller's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

All Rights Reserved, "Without Recourse"

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B.1

ALBERT S. NAH

(609)-346-2245

9 Crescent Rd.

Willingboro, NJ 08046

Email: [Albertnah@yahoo.com](mailto:Albertnah@yahoo.com)

**To:** Carvana Legal Team

Carvana, LLC

300 E Rio Salado Pkwy Bldg. 1

Tempe, AZ 85281

**Subject:** Submission of Vehicle Purchase Agreement & Security Agreement

Dear Carvana Legal Team,

I am submitting the enclosed **Vehicle Purchase Agreement & Security Agreement** for the purchase of a vehicle intended for personal, family, and household purposes, in connection with my intent to purchase the following vehicle:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990

This agreement has been structured in accordance with all **applicable New Jersey state and federal laws**, including but not limited to:

B.2

- **Uniform Commercial Code (UCC Article 3 & 9)**
- **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**
- **Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.)**
- **Federal Reserve Act, Section 16**

The enclosed agreement, along with the attached **Durable Power of Attorney (DPOA)**, **Cover Letter for DPOA**, and a **Negotiable Instrument with restrictive indorsement**, establishes a lawful and binding financial structure to aid in our tender of performance for this transaction, including the use of a **Negotiable Instrument** as tender, as recognized under **UCC § 3-104**. Additionally, the payment structure aligns with **TILA (15 U.S.C. § 1605)**, ensuring full compliance with federal consumer credit protections. The negotiable instrument has been restrictively indorsed to ensure proper deposit and credit to the payee's account only, in accordance with **UCC § 3-603**.

Furthermore, in accordance with **UCC § 3-603**, tender of payment satisfies the obligation, and as such, this instrument satisfies the full financial obligation under the agreement. Additionally, under **Section 16 of the Federal Reserve Act**, "such application shall be accompanied with a tender" and "in no event shall such collateral security be less than the amount of Federal Reserve notes applied for." This ensures that the payment structure and credit application fully align with federal monetary policy.

As a matter of **good faith and lawful authority**, I request that Carvana Legal Team **review and process this agreement in a timely manner, recognizing that no credit check is required under 15 U.S.C. § 1602 (TILA) and the Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.)**. If there are any concerns, clarifications, or additional requirements, please provide a written response within **ten (10) business days** from the confirmed receipt of this letter, outlining acceptance or any required clarifications. If the agreement is accepted, kindly confirm the next steps for the completion of this transaction.

I appreciate your time and cooperation in this matter. Please direct any responses or correspondence to the contact information listed above. Your cooperation in ensuring

B.3

compliance with applicable federal and state laws is greatly appreciated. I look forward to working with you to finalize this purchase.

**Best regards,**

ALBERT SANGUINN NAH

All Rights Reserved, "Without Recourse"

C.1

ALBERT NAH

9 Crescent Rd.

Willingboro, NJ 08046

609-346-2245

Carvana Legal Team

Carvana, LLC

300 E Rio Salado Pkwy Bldg. 1

Tempe, AZ 85281

Subject: Notice of Intent to Act as Agent on Behalf of Principal Under Power of Attorney

Dear Carvana Legal Team,

I am writing to formally notify you of my appointment as the agent under a Power of Attorney granted by the Principal ALBERT NAH. This authority enables me to act on the Principal's behalf and exercise control over the Principal's interest in matters specified within the executed Power of Attorney document.

The purpose of this communication is to:

1. Confirm the validity of the Power of Attorney, which has been duly executed in accordance with NEW JERSEY legal requirements
2. Express my intent to act within the scope of authority granted to me by the Principal, specifically concerning the management, protection, and utilization of the Principal's interest for purposes outlined by the Principal.
3. Ensure all relevant parties are aware of this designation and facilitate smooth communication and compliance regarding any actions I undertake as the authorized agent.

As the designated agent, I am committed to acting in full accordance with the Principal's instructions and in compliance with all applicable laws, including New Jersey Code 46:2B-8.2 and 14A:4-1, also the Uniform Power of Attorney Act. My role includes, but is not limited to:

- Managing financial assets and interests of the Principal.
- Executing transactions as necessary to fulfill the Principal's obligations.

C.2

- Ensuring transparency and proper documentation of all actions taken under this authority.

Attached to this letter, you will find a copy of the executed Power of Attorney document for your records. Please review this document and let me know if any additional information or verification is required.

I kindly request that all future communications, inquiries, or notices related to the Principal's matters be directed to my attention at the contact information provided above. This will help ensure that I can fulfill my obligations efficiently and effectively.

If there are specific procedures, forms, or requirements your organization follows in cases involving a Power of Attorney, please provide that information at your earliest convenience.

Thank you for your cooperation and understanding. I look forward to working with you in a manner that upholds the Principal's best interests.

Sincerely,

Nah Albert S./

Authorized Agent under Power of Attorney for ALBERT SANGUINN NAH



**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Carvana Legal Team  
Carvana, LLC  
300 E Rio Salado Pkwy Bldg. 1  
Tempe, Az 85281

9590 9402 9052 4122 8499 23

2. Article Number (Transfer from service label)

9589 0710 5270 1954 8506 94

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature ☒ Agent ☐ Addressee

B. Received By (Printed Name) 17 July 2025

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type

☐ Adult Signature ☐ Priority Mail Express®  
☐ Adult Signature Restricted Delivery ☐ Registered Mail™  
☐ Certified Mail® ☐ Registered Mail Restricted Delivery  
☐ Certified Mail Restricted Delivery ☐ Signature Confirmation™  
☐ Collect on Delivery ☐ Signature Confirmation Restricted Delivery  
☐ Collect on Delivery Restricted Delivery  
☐ Insured Mail  
☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

Certified Mail Fee

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage

Total Postage and Fees

Sent To Carvana - Purchase Agreement  
Street and Apt. No., or PO Box No.  
City, State, ZIP+4

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

Tempe, AZ 85281

Certified Mail Fee \$  
 Extra Services & Fees (check box, add fee as appropriate)  
☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$  
 Total Postage and Fees \$

Sent To Carvana Co. ELLC1+LLC coverd  
Street and Apt. No., or PO Box No.  
City, State, ZIP+4 Finance Admin

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Carvana Co.  
Attn: Legal & Finance Dept.  
300 E Rio Salado Pkwy Bldg. 1  
Tempe, Az 85281

9590 9402 9052 4122 8494 66

2. Article Number (Transfer from service label)

9589 0710 5270 1954 8483 01

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature ☐ Agent ☐ Addressee

B. Received By (Printed Name) 17 July 2025

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type

☐ Adult Signature ☐ Priority Mail Express®  
☐ Adult Signature Restricted Delivery ☐ Registered Mail™  
☐ Certified Mail® ☐ Registered Mail Restricted Delivery  
☐ Certified Mail Restricted Delivery ☐ Signature Confirmation™  
☐ Collect on Delivery ☐ Signature Confirmation Restricted Delivery  
☐ Collect on Delivery Restricted Delivery  
☐ Insured Mail  
☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

D.2

**U.S. Postal Service**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

Tempe, AZ 85281

Certified Mail Fee \$4.85

Extra Services & Fees (when box and fee is appropriate)

Return Receipt (hardcopy) \$0.00

Return Receipt (electronic) \$0.00

Certified Mail Restricted Delivery \$0.00

Adult Signature Required \$0.00

Adult Signature Restricted Delivery \$0.00

Postage \$1.01

Total Postage and Fees \$9.96

Postmark Here

03/26/2025

Sent To **Carvana [Option to cure + ACC3]**

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

PS Form 3800, January 2023 PSN 7530-02-000-9053 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

Complete items 1, 2, and 3.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Carvana Co.**  
**Attn: Legal & Finance Dept.**  
**300 E Rio Salado Pkwy Bldg. 1**  
**Tempe, Az 85281**

9590 9402 9052 4122 8303 03

Article Number (Transfer from service label)

589 0710 5270 1954 8569 00

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature ☒ Agent ☒ Addressee

B. Received by (Printed Name) **2/10/2025**

C. Date of Delivery **2/10/2025**

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

3. Service Type

Adult Signature ☐ Priority Mail Express®

Adult Signature Restricted Delivery ☐ Registered Mail™

Certified Mail® ☐ Registered Mail Restricted Delivery

Certified Mail Restricted Delivery ☐ Signature Confirmation™

Collect on Delivery ☐ Signature Confirmation Restricted Delivery

Collect on Delivery Restricted Delivery ☐ Signature Confirmation Restricted Delivery

Insured Mail ☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

**U.S. Postal Service**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

Tempe, AZ 85281

Certified Mail Fee \$4.85

Extra Services & Fees (when box and fee is appropriate)

Return Receipt (hardcopy) \$0.00

Return Receipt (electronic) \$0.00

Certified Mail Restricted Delivery \$0.00

Adult Signature Required \$0.00

Adult Signature Restricted Delivery \$0.00

Postage \$1.01

Total Postage and Fees \$9.96

Postmark Here

03/26/2025

Sent To **Carvana [3rd Demand + ACC3]**

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

PS Form 3800, January 2023 PSN 7530-02-000-9053 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

Complete items 1, 2, and 3.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Carvana Co.**  
**Attn: Legal & Finance Dept.**  
**300 E Salado Pkwy Bldg. 1**  
**Tempe, Az 85281**

9590 9402 8500 3186 3272 67

Article Number (Transfer from service label)

7022 1670 0002 1809 0689

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature ☒ Agent ☒ Addressee

B. Received by (Printed Name) **2/10/2025**

C. Date of Delivery **2/10/2025**

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

3. Service Type

Adult Signature ☐ Priority Mail Express®

Adult Signature Restricted Delivery ☐ Registered Mail™

Certified Mail® ☐ Registered Mail Restricted Delivery

Certified Mail Restricted Delivery ☐ Signature Confirmation™

Collect on Delivery ☐ Signature Confirmation Restricted Delivery

Collect on Delivery Restricted Delivery ☐ Signature Confirmation Restricted Delivery

Insured Mail ☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

E.1  
32

ALBERT NAH

9 Crescent Rd.

Willingboro, NJ 08046

Albertnah@yahoo.com

6093462245

**To:**

Carvana Co.

Attn: Legal & Finance Department

300 E Rio Salado Pkwy Bldg. 1

Tempe, AZ 85281

**Subject:** Notice of UCC-1 Filing in Relation to Vehicle Purchase Agreement

Dear Carvana Legal & Finance Team,

This letter serves as formal notice that a **UCC-1 Financing Statement** has been filed in connection with the **Vehicle Purchase Agreement & Security Agreement** executed for the following vehicle:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990

The filing of this **UCC-1 Financing Statement** serves to **perfect the security interest and tender of performance**, thereby satisfying all contractual obligations in accordance with:

- **Uniform Commercial Code (UCC Article 9 - Secured Transactions)**
- **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**

E.2  
33

- **Federal Reserve Act, Section 16**
- **UCC § 3-603 – Tender of Payment Satisfies Obligation**

This filing establishes that the **Secured Party holds a first-position security interest in the collateral as the Original Creditor** and has fulfilled all financial obligations related to the transaction. and has fulfilled all financial obligations related to the transaction. Please ensure that all internal records reflect this perfected interest.

I appreciate your time and prompt acknowledgment of this notice. Please confirm receipt and update any relevant records accordingly.

Sincerely,

Nah Albert S.

Secured Party & Authorized Agent for ALBERT SANGUINN NAH

E-33

**UCC FINANCING STATEMENT**

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional)	
Albert Nah	6093462245
B. E-MAIL CONTACT AT FILER (optional)	
Albertnah@yahoo.com	
C. SEND ACKNOWLEDGMENT TO: (Name and Address)	
Albert Nah 9 Crescent Rd. Willingboro, NJ 08046 US	

State of New Jersey  
Department of the Treasury  
Division of Revenue & Enterprise Services  
UCC Section  
Filed

Filing Number:57654863

03/12/25 23:59:41

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME				
CARVANA CO.				
OR	1b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
1c. MAILING ADDRESS		CITY	STATE	POSTAL CODE
300 E Rio Salado Pkwy, Bldg. 1		Tempe	AZ	85281
				COUNTRY
				US

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME				
OR	2b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE
				COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME				
OR	3b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
	Nah	Albert	S.	
3c. MAILING ADDRESS		CITY	STATE	POSTAL CODE
9 Crescent Rd.		Willingboro	NJ	08046
				COUNTRY
				US

4. COLLATERAL: This financing statement covers the following collateral:

See attachment.

5. Check <u>only</u> if applicable and check <u>only</u> one box: Collateral is <input type="checkbox"/> held in a Trust (see UCC1Ad, item 17 and Instructions) <input type="checkbox"/> being administered by a Decedent's Personal Representative				
6a. Check <u>only</u> if applicable and check <u>only</u> one box:				
<input type="checkbox"/> Public-Finance Transaction	<input type="checkbox"/> Manufactured-Home Transaction	<input type="checkbox"/> A Debtor is a Transmitting Utility	6b. Check <u>only</u> if applicable and check <u>only</u> one box:	
<input type="checkbox"/> Agricultural Lien	<input type="checkbox"/> Non-UCC Filing			
7. ALTERNATIVE DESIGNATION (if applicable): <input type="checkbox"/> Lessee/Lessor <input type="checkbox"/> Consignee/Consignor <input type="checkbox"/> Seller/Buyer <input checked="" type="checkbox"/> Bailee/Bailor <input type="checkbox"/> Licensee/Licenser				
8. OPTIONAL FILER REFERENCE DATA:				



E.4

**UCC FINANCING STATEMENT ADDENDUM****FOLLOW INSTRUCTIONS**

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here ☐

9a. ORGANIZATION'S NAME

CARVANA CO.

OR

9b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

State of New Jersey  
Department of the Treasury  
Division of Revenue & Enterprise Services  
UCC Section  
Filed

Filing Number: 57654863

03/12/25 23:59:41

**THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY**

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME

OR

10b. INDIVIDUAL'S SURNAME

INDIVIDUAL'S FIRST PERSONAL NAME

INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

10c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

11. ☐ ADDITIONAL SECURED PARTY'S NAME or ☐ ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME

OR

11b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

11c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

13. ☐ This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)

14. This FINANCING STATEMENT:

☐ covers timber to be cut☐ covers as-extracted collateral☒ is filed as a fixture filing

15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):

16. Description of real estate:

**17. MISCELLANEOUS:**

The filer attests that the Collateral set forth in this Financing Statement is within the scope of the New Jersey Uniform Commercial Code-Secured Transactions pursuant to N.J.S.A. 12A:9-102 and N.J.S.A. 12A:9-109, as required by N.J.S.A. 12A:9-502.

E.5

- **Vehicle Description:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990
- **Agreement Type:** Vehicle Purchase Agreement & Security Agreement
- **Security Interest Coverage:** The Secured Party, as the Original Creditor, Bailor, and Secured Party of Record, maintains a first-position security interest in the collateral, enforceable under UCC Article 9, and holds all legal rights as the Original Creditor. This interest extends to all components of the vehicle, including but not limited to:
  - All factory and aftermarket accessories, parts, improvements, and modifications
  - Any and all maintenance records, warranties, service contracts, and repair rights
  - The vehicle title and any rights of ownership
  - All proceeds from insurance claims, loss, damage settlements, or casualty claims related to the vehicle
  - Any trade-in value, sale proceeds, or lease-generated income derived from the vehicle
  - Any future assignments, modifications, or extensions of the financing agreement associated with the collateral
  - Cross-collateralization of any additional assets, accounts, or properties related to this transaction

Additionally, under Section 16 of the Federal Reserve Act, and in recognition of the Bailor/Bailee relationship established herein, this security interest shall not be impaired or diminished, and in no event shall such collateral security be for less than the value of the original financial obligation. The Secured Party reserves the right to assign, transfer, enforce, or collect on this interest as the lawful creditor, ensuring compliance with UCC Article 9, non-UCC filings, and agricultural liens and all applicable state and federal laws. To protect its rights as the Original Creditor under applicable laws.

- **Secured Party's Interest:** First-position security interest in the above-described collateral, including all proceeds, accessories, parts, attachments, and any after-acquired additions.
- **Additional Coverage:** The security interest extends to any and all future assignments, modifications, or extensions of the financing agreement, as well as any proceeds from the sale, transfer, or liquidation of the collateral.

- **Proceeds Clause:** This filing includes all proceeds derived from the use, lease, rental, insurance claims, sale, or trade-in of the collateral.

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#### **LEGAL BASIS FOR SECURITY INTEREST, FEDERAL COMPLIANCE & NON-UCC FILING**

This financing statement is filed pursuant to UCC Article 9, as well as a non-UCC filing and agricultural lien, ensuring the Secured Party's rightful claim to the collateral. Specifically, UCC § 9-203 (attachment of security interest) and UCC § 9-308 (perfection of security interest), ensuring the Secured Party's rightful claim to the collateral. To perfect the Secured Party's interest in the collateral, the Secured Party exercises their right to a security interest under the terms of a Vehicle Purchase Agreement & Security Agreement, executed on 3/11/2025. The secured obligation is in accordance with:

- **UCC § 9-509(a)** – Authorization is not required from the Debtor when a security agreement exists granting a security interest.
- **UCC § 3-603** – Tender of payment satisfies the obligation, reinforcing the Secured Party's lawful claim.
- **Section 16 of the Federal Reserve Act** – The security interest shall not be impaired or diminished, and in no event shall such collateral security be for less than the value of the original financial obligation.
- **Uniform Commercial Code (UCC Article 9 - Secured Transactions)**
- **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**
- **Federal Reserve Act, Section 16**

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#### **OPTIONAL TERMS (IF APPLICABLE)**

- **Assignment Clause:** The Secured Party retains the exclusive right to assign, transfer, or reassign the security interest, in whole or in part, to any entity, individual, trust, or financial institution of their choosing, without additional notice to the Debtor. This assignment shall be enforceable under UCC § 9-310 and UCC § 9-313, ensuring continued perfection of the security interest.
- **Cross-Collateralization Clause:** This security interest extends to any additional property, accounts, or assets of the Debtor related to this transaction.



F.1

ALBERT NAH  
9 Crescent Rd.  
Willingboro, NJ 08046  
[Albertnah@yahoo.com](mailto:Albertnah@yahoo.com)  
(609)-346-2245

**To:**

Carvana Co.  
Attn: Legal & Finance Department  
300 E Rio Salado Pkwy Bldg. 1  
Tempe, AZ 85281

**Subject:** Notice for Inclusion of Additional Terms in Finance Charge under Vehicle Purchase & Security Agreement

Dear Carvana Legal & Finance Team,

This letter serves as a formal request for the inclusion of additional provisions within the finance charge associated with the **Vehicle Purchase Agreement & Security Agreement** for the following vehicle:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990

In accordance with **15 U.S.C. § 1605 (Truth in Lending Act - TILA)** and other applicable laws governing consumer credit transactions, I am requesting the following items be incorporated into the finance charge as part of the total cost of credit:

1. **Lifetime full maintenance services coverage** for the vehicle.

2. **Lifetime full accident, life, and health insurance** for the Principal. All persons present in the vehicle, as well as other vehicles on the road, are to be covered under accident, liability, and medical protection policies as well.
3. **Lifetime property damage and liability insurance** covering the vehicle and its operation.
4. **A prepaid gas card** covering all future fuel expenses related to vehicle use.
5. **A toll pass (EZ Pass or equivalent)** for unlimited toll road travel.
6. **Authority granted to Carvana to process and cover** all costs associated with vehicle taxes, registration, and title processing on behalf of the Principal.
7. **Lifetime Extended Vehicle Warranty** covering all repairs, parts, and labor beyond standard manufacturer warranties.
8. **Roadside Assistance & Emergency Services** providing 24/7 support for towing, flat tires, dead battery, lockout services, and more.
9. **Full GAP Coverage (Guaranteed Asset Protection)** ensuring that if the car is totaled, any remaining balance is fully covered.
10. **Loan Payoff Protection** to guarantee full payoff of the loan in case of disability, job loss, or financial hardship.
11. **Driver & Passenger Medical Expense Coverage** covering medical bills resulting from an accident, regardless of fault.
12. **Luxury Concierge Services** including car detailing, valet services, travel assistance, and premium vehicle perks.
13. **Replacement Vehicle Coverage** guaranteeing a brand-new equivalent vehicle if the original is damaged beyond repair.
14. **Legal Expense Coverage** covering any legal costs related to the vehicle, contracts, disputes, or accidents.

F.3

15. **Identity Theft & Fraud Protection** ensuring financial security against unauthorized use of credit or personal information.
16. **Vehicle Theft Protection** covering full replacement in case of vehicle theft.
17. **No Depreciation Clause** ensuring the vehicle retains full value for trade-ins or resale.
18. **Technology & Software Updates** covering future navigation system, software updates, and security patches for the car.
19. **Tire & Wheel Protection** covering replacement of damaged tires and rims due to potholes, debris, or road hazards.
20. **Unlimited Rental Car Coverage** providing a rental vehicle at no cost during maintenance or repair periods or upon principal's request.
21. **Key Replacement Program** covering lost or stolen keys without cost to the Principal.
22. **Non-Waiver of Rights Clause** preventing Carvana from attempting to waive any of the Secured Party's legal rights under TILA or UCC.
23. **No Additional Fees Clause** ensuring that no hidden fees, interest rate changes, or extra charges can be added to the agreement.
24. **Full Accounting & Disclosure Clause** requiring Carvana to provide a full breakdown of how the finance charge is calculated, ensuring compliance with TILA.
25. **Road Hazard Protection** covering damage from potholes, debris, and road conditions beyond just tires and wheels.
26. **Vehicle Upgrade Option** providing the right to upgrade to a newer model at the principal request.
27. **Smart Safety Tech, Cybersecurity & Wi-Fi Connectivity Protection** covering future safety feature installations (e.g., cameras, sensors, autopilot enhancements), cybersecurity measures to protect vehicle systems from unauthorized access or hacking, and ensuring the vehicle is equipped with unlimited Wi-Fi connectivity or mobile hotspot functionality.
28. **Unlimited Car Wash & Detailing** providing lifetime cleaning and maintenance services.

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29. **Emergency Travel Reimbursement** covering hotel, food, and transportation if the vehicle breaks down while traveling.
30. **Credit Monitoring & Financial Protection** ensuring that the Principal's credit is not misused in the financing process.
31. **Lifetime Battery Replacement Coverage** ensuring free battery replacement for the life of the vehicle.
32. **Unlimited Windshield & Glass Replacement** covering cracks, chips, or full windshield replacement at no cost.
33. **Unlimited Paint & Dent Protection** covering paint scratches, dings, and minor body damage repairs.
34. **Emission System & Environmental Compliance Coverage** ensuring free repairs/replacements for emissions-related components.
35. **Lost Title & Registration Recovery Assistance** providing support in replacing lost vehicle title/registration without extra fees.
36. **Unlimited Roadside Fuel Delivery** providing free fuel delivery if the car runs out of gas anywhere.
37. **Personal Chauffeur Service** providing on-demand chauffeur services as needed.
38. **Exclusive VIP Event Access** including invitations to Porsche-sponsored luxury events, track days, and private showcases.
39. **Luxury Travel & Airport Lounge Access** granting complimentary airport lounge access and luxury travel benefits.
40. **Premium Audio System Upgrade** ensuring top-tier sound system enhancements are included in the financing.
41. **Private Concierge for Vehicle Service** providing a dedicated concierge to schedule maintenance, arrange detailing, and handle logistics.

F.5

42

42. **Annual Full Vehicle Reconditioning** covering deep cleaning, interior refinishing, and exterior touch-ups every year.
43. **Lifetime Free Parking in Select Locations** granting access to VIP or priority parking in major cities, airports, or high-end locations.
44. **Armored Vehicle Upgrade Option** providing functioning bulletproof glass, reinforced panels, and enhanced security features.
45. **Ceramic Window Tint Installation** ensuring 15% tint on all windows except the front windshield, which will have 20% tint, using high-quality ceramic tint material for heat and UV protection.

These provisions are critical to the financial structure of this transaction, guaranteeing that the Principal receives full and ongoing benefits as part of the finance charge. The Principal has no objections to any additional costs associated with these provisions and instructs that all charges be applied directly to the finance charge to ensure seamless processing and fulfillment of these obligations. If Carvana encounters any difficulties in fulfilling these obligations, the Principal grants Carvana the authority to engage a third party to ensure full compliance with these terms, at no additional cost or burden to the Principal. These provisions are non-negotiable and must be included in the final agreement unless the Principal explicitly agrees in writing to remove or modify any specific term. They should be reflected in the final agreement as required components of the finance charge, aligning with federal consumer protection laws and promoting full transparency in credit disclosures.

Please confirm receipt of this letter in writing and provide a formal response addressing the requested amendments. If there are any concerns or clarifications needed, do not hesitate to contact me at the information provided above.

Your prompt confirmation of receipt and acknowledgment of these amendments is requested. I appreciate your cooperation and look forward to your timely response.

Sincerely,

Nah Albert S.

**Authorized Agent for ALBERT SANGUINN NAH**

6.1

ALBERT NAH  
9 Crescent Rd.  
Willingboro, NJ 08046  
[Albertnah@yahoo.com](mailto:Albertnah@yahoo.com)  
(609)-346-2245

**To:**

CARVANA CO.  
Attn: Legal & Finance Department  
300 E Rio Salado Pkwy Bldg. 1  
Tempe, AZ 85281

**Subject:** Notice of Default & Opportunity to Cure

Dear Carvana Legal & Finance Team,

This letter serves as a formal **Notice of Default** regarding the **Vehicle Purchase Agreement & Security Agreement** executed for the following vehicle:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990\* (at least or greater)

On 03/17/2025, I submitted the following documents via **Certified Mail** 9589071052701954850694 & 9589071052701954848301, which you have failed to acknowledge or respond to within the required timeframe:

- **Vehicle Purchase Agreement & Security Agreement**
- **Cover Letter for Power of Attorney**
- **Durable Power of Attorney (DPOA)**
- **UCC-1 Financing Statement**
- **UCC-1 Cover Letter**
- **Notice of Submission of Vehicle Purchase Agreement & Security Agreement (Tender of Payment)**
- **Notice for inclusion of additional terms in the finance charge under Vehicle Purchase & Security Agreement**



6.2

Under **Uniform Commercial Code (UCC) §§ 1-308, 3-603, and 9-609**, and in accordance with **15 U.S.C. § 1605 (Truth in Lending Act - TILA)**, your non-performance and failure to respond constitutes **default** under the terms of the agreement.

**Opportunity to Cure**

To resolve this matter, you are hereby granted **five (5) business days from the date of this letter** to:

1. **Acknowledge receipt** of the submitted documents in writing.
2. **Confirm acceptance and processing** of the tendered performance.
3. **Provide a valid legal reason** if you dispute any part of the agreement.

Failure to cure this default within **five (5) business days** will be considered a **final breach**, at which point I will pursue **further legal and administrative remedies**, including but not limited to:

- **Filing a UCC-3 Financing Statement Amendment** to publicly record your default.
- **Lodging formal complaints** with the **Consumer Financial Protection Bureau (CFPB)**, **Federal Trade Commission (FTC)**, and the **Attorney General's Office**.
- **Initiating legal action** for specific performance and enforcement of contractual obligations.

Please consider this your **final opportunity to cure** this matter before further escalation.

Kindly provide your written response within the next **five (5) business days** to avoid further action. If you require any clarifications, I am available at the contact information provided above.

Sincerely,

**Nah Albert S.**

**Authorized Agent for ALBERT SANGUINN NAH**

H.I

ALBERT NAH

9 Crescent Rd.

Willingboro, NJ 08046

[Albertnah@yahoo.com](mailto:Albertnah@yahoo.com)

(609) 346-2245

**To:**

CARVANA CO.

Attn: Legal & Finance Department

300 E Rio Salado Pkwy Bldg. 1

Tempe, AZ 85281

**Subject:** Final Demand for Performance – Three (3) Day Notice

Dear Carvana Legal & Finance Team,

This letter serves as a **Final Demand for Performance**, providing you with a **three (3) business day deadline** to cure your non-compliance with the **Vehicle Purchase Agreement & Security Agreement** for the following vehicle:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990 (at least or greater)

On **03/17/2025**, I submitted the following documents via **\*\*Certified Mail 9589071052701954850694 & 9589071052701954848301\*\***, and you have failed to acknowledge, process, or respond within the required timeframe:

- **Vehicle Purchase Agreement & Security Agreement**
- **Cover Letter for Power of Attorney**
- **Durable Power of Attorney (DPOA)**
- **UCC-1 Financing Statement**
- **UCC-1 Cover Letter**
- **Tender of Payment**
- **Notice of Add-ons to the Finance Charge**



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46

Despite multiple opportunities to acknowledge and process these documents, your continued non-performance and failure to communicate constitute a direct violation of:

- **Uniform Commercial Code (UCC) §§ 1-308, 3-603, and 9-609**
- **15 U.S.C. § 1605 (Truth in Lending Act - TILA)**
- **Federal Reserve Act, Section 16**

**Final Opportunity to Cure**

You are hereby given a **final three (3) business day period from the date of this letter** to:

1. **Acknowledge receipt** of the submitted documents in writing.
2. **Confirm acceptance and processing** of the tendered performance.
3. **Provide a valid legal reason** if you dispute any part of the agreement.

Failure to comply within this timeframe will result in **immediate escalation**, including but not limited to:

- **Filing a UCC-3 Financing Statement Amendment** to publicly record your continued default.
- **Lodging formal complaints** with the **Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), and the Attorney General's Office.**
- **Initiating legal action** to enforce performance, seek damages, and secure a judgment against your company.

This is your **final notice** before further action is taken. Please provide your written response within **three (3) business days** to avoid additional consequences. If you require any clarifications, I am available at the contact information provided above.

Sincerely,

**Nah Albert S.**

**Authorized Agent for ALBERT SANGUINN NAH**

I.1 47

**UCC FINANCING STATEMENT AMENDMENT**

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional)	
Albert Nah	6093462245
B. E-MAIL CONTACT AT FILER (optional)	
Albertnah@yahoo.com	
C. SEND ACKNOWLEDGMENT TO: (Name and Address)	
Albert Nah 9 Crescent Rd. Willingboro, NJ 08046 US	

State of New Jersey  
Department of the Treasury  
Division of Revenue & Enterprise Services  
UCC Section  
Filed

Filing Number: 57654863

03/28/25 12:12:14

**THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY**

1a. INITIAL FINANCING STATEMENT FILE NUMBER

57654863

1b. ☐ This FINANCING STATEMENT AMENDMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS

Filer: attach Amendment Addendum (Form UCC3Ad) and provide Debtor's name in item 13

2. ☐ **TERMINATION:** Effectiveness of the Financing Statement identified above is terminated with respect to the security interest(s) of Secured Party authorizing this Termination Statement3. ☐ **ASSIGNMENT** (full or partial): Provide name of Assignee in item 7a or 7b, and address of Assignee in item 7c and name of Assignor in item 9  
For partial assignment, complete items 7 and 9 and also indicate affected collateral in item 84. ☐ **CONTINUATION:** Effectiveness of the Financing Statement identified above with respect to the security interest(s) of Secured Party authorizing this Continuation Statement is continued for the additional period provided by applicable law5. ☐ **PARTY INFORMATION CHANGE:**

Check one of these two boxes:

AND Check one of these three boxes to:

This Change affects ☐ Debtor or ☐ Secured Party of record☐ CHANGE name and/or address: Complete item 6a or 6b; and item 7a or 7b and item 7c☐ ADD name: Complete item 7a or 7b, and item 7c☐ DELETE name: Give record name to be deleted in item 6a or 6b6. **CURRENT RECORD INFORMATION:** Complete for Party Information Change - provide only one name (6a or 6b)

6a. ORGANIZATION'S NAME

OR

6b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

7. **CHANGED OR ADDED INFORMATION:** Complete for Assignment or Party Information Change - provide only one name (7a or 7b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name)

7a. ORGANIZATION'S NAME

OR

7b. INDIVIDUAL'S SURNAME

INDIVIDUAL'S FIRST PERSONAL NAME

INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

7c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

8. ☒ **COLLATERAL CHANGE:** Also check one of these four boxes: ☒ ADD collateral ☐ DELETE collateral ☐ RESTATE covered collateral ☐ ASSIGN collateral

Indicate collateral:

See attachment.

9. **NAME OF SECURED PARTY OF RECORD AUTHORIZING THIS AMENDMENT:** Provide only one name (9a or 9b) (name of Assignor, if this is an Assignment)If this is an Amendment authorized by a DEBTOR, check here ☐ and provide name of authorizing Debtor

9a. ORGANIZATION'S NAME

OR

9b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

Nah

Albert

S.

10. OPTIONAL FILER REFERENCE DATA:

1.2

**UCC FINANCING STATEMENT AMENDMENT ADDENDUM****FOLLOW INSTRUCTIONS**

11. INITIAL FINANCING STATEMENT FILE NUMBER: Same as item 1a on Amendment form  
57654863

12. NAME OF PARTY AUTHORIZING THIS AMENDMENT: Same as item 9 on Amendment form

12a. ORGANIZATION'S NAME

OR

12b. INDIVIDUAL'S SURNAME

Nah

FIRST PERSONAL NAME

Albert

ADDITIONAL NAME(S)/INITIAL(S)

S.

SUFFIX

State of New Jersey  
Department of the Treasury  
Division of Revenue & Enterprise Services  
UCC Section  
Filed

Filing Number: 57654863

03/28/25 12:12:14

**THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY**

13. Name of DEBTOR on related financing statement (Name of a current Debtor of record required for indexing purposes only in some filing offices - see Instruction item 13): Provide only one Debtor name (13a or 13b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); see Instructions if name does not fit

13a. ORGANIZATION'S NAME

CARVANA CO.

OR

13b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

14. ADDITIONAL SPACE FOR ITEM 8 (Collateral):

15. This FINANCING STATEMENT AMENDMENT:

☐ covers timber to be cut ☐ covers as-extracted collateral ☒ is filed as a fixture filing

16. Name and address of a RECORD OWNER of real estate described in item 17  
(if Debtor does not have a record interest):

17. Description of real estate:

**18. MISCELLANEOUS:**

The filer attests that the Collateral set forth in this Financing Statement is within the scope of the New Jersey Uniform Commercial Code-Secured Transactions pursuant to N.J.S.A. 12A:9-102 and N.J.S.A. 12A:9-109, as required by N.J.S.A. 12A:9-502.

49  
I.3

## UCC-3 FINANCING STATEMENT AMENDMENT

**FILING OFFICE:** New Jersey Secretary of State

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### 1. INITIAL UCC-1 FILING DETAILS

- **Original Filing Number:** 57654863
  - **Filing Date:** 3/12/2025
  - **Debtor Name:** CARVANA CO.
  - **Debtor Address:** 300 E Rio Salado Pkwy Bldg. 1, Tempe, AZ 85281
  - **Secured Party Name:** Albert S. Nah.
  - **Secured Party Address:** 9 Crescent Rd., Willingboro, NJ 08046
- 

### 2. TYPE OF AMENDMENT

- ☒ **Statement of Default & Enforcement Notice**
  - ☒ **Continuation of Security Interest**
  - ☒ **Restrictions on Transfer or Sale of Collateral**
- 

### 3. COLLATERAL DESCRIPTION & AMENDMENT DETAILS

This UCC-3 Amendment serves as a **notice of default and continuation** of the Secured Party's interest in the following collateral:

- **Vehicle Make & Model:** 2024 Porsche Cayenne
- **VIN:** WP1BA2AY6RDA51447
- **Stock Number:** 2003483077
- **Purchase Price:** \$81,990+

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The Debtor (CARVANA CO.) has failed to fulfill contractual obligations under the **Vehicle Purchase Agreement & Security Agreement**. The Debtor has been given sufficient time to respond, and their non-performance and non-response constitute a default under:

- **Uniform Commercial Code (UCC Article 9 – Secured Transactions)**
- **Truth in Lending Act (TILA - 15 U.S.C. § 1601 et seq.)**
- **Federal Reserve Act, Section 16**
- **UCC § 3-603 – Tender of Payment Satisfies Obligation**

The Secured Party hereby declares and records **CARVANA CO. in default** and asserts **full retention of the security interest in the collateral**.

Additionally, the Secured Party **restricts any sale, transfer, or reassignment of the collateral** unless expressly authorized by the Secured Party. Any attempts by the Debtor to transfer interest in the collateral without resolution of the secured obligation shall be considered a violation of the Secured Party's rights.

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